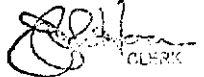


UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH DAKOTA
SOUTHERN DIVISION

FILED
SEP 19 2006

CLERK

UNITED STATES OF AMERICA,

CR 06-40095

Plaintiff,

INDICTMENT

vs.

Access Device Fraud

Wire Fraud

PATRICK VINCENT SANDERS, JR.,

Bank Fraud

Defendant.

18 U.S.C. § 1029(a)(5)

18 U.S.C. § 1343

18 U.S.C. § 1344

The Grand Jury Charges:

COUNT 1
(Access Device Fraud)

On or about May 19, 2006, in the District of South Dakota and elsewhere, the defendant, Patrick Vincent Sanders, Jr., knowingly and with intent to defraud, effected transactions with one or more access devices issued to another person or persons, to-wit: an American Express card in the name of Kenneth Rose, and a Visa card in the name of Rebecca Krupar, and by such conduct, during the time frame stated, the defendant received payment and other things of value which totaled, in the aggregate, \$1,000 or more, said activity in and affecting interstate commerce in that the access devices were issued by credit card companies located in states other than South Dakota, all in violation of 18 U.S.C. § 1029(a)(5).

COUNTS 2-33
(Wire Fraud)

Beginning on or about June, 2004, through and including April, 2006, in the District of South Dakota and elsewhere, Patrick Vincent Sanders, having devised a scheme and artifice to defraud

investors of money and property, by means of false and fraudulent pretenses, representations and promises, caused to be transmitted by means of electronic wire communications in interstate commerce, writings, signs, signals, pictures and sounds for the purpose of executing such scheme and artifice to defraud.

It was part of the scheme and artifice to defraud that the defendant sold investments in ATM machines which did not exist. The defendant represented to certain investors that he owned between 500 and 1000 ATM machines. The defendant falsely represented himself as the mid-western representative for Green Link ATM machines. The defendant promised large returns on investments and guaranteed investors their money back. It was further part of the scheme and artifice to defraud that the defendant paid returns to investors using money invested by others, in order to prevent the investors from realizing the ATM business did not exist. The defendant also paid returns to investors using non-sufficient funds (NSF) checks in order to delay discovery of his scheme.

Many of the investors in the fraudulent ATM business wrote checks to the defendant for their investment. The defendant caused those checks to be deposited into his bank account at First Premier Bank. The checks were subsequently entered into the banking system resulting in interstate electronic transfers of funds from source banks and from the Federal Reserve in Minneapolis, Minnesota to First Premier. The deposit of the checks also resulted in interstate electronic transfers of images of the checks to First Premier's check sorting company - Fiserv in Nebraska, Iowa, and Georgia. On or about the dates listed below, the defendant caused to be transmitted by means of electronic wire communications in interstate commerce, writings, signs, signals, pictures and sounds for the purpose of executing the scheme and artifice to defraud:

COUNT	VICTIM	SOURCE BANK	DATE OF DEPOSIT	DEPOSIT AMOUNT
2	Stacy Brantsen	First Premier Bank	06/10/2005	\$10,000
3	David Dettler	Farmers and Merchants Bank, Langden, ND	10/04/2004	\$10,000
4	David Dettler	First Premier	02/23/2005	\$20,000
5	David Dettler	Unknown	06/02/2005	\$10,000
6	David Dettler	MBNA, Wilmington, Delaware	06/02/2005	\$10,000
7	David Dettler	Citibank - Nevada	09/02/2005	\$10,000
8	David Dettler	First USA Management Service - Ohio	09/02/2005	\$10,000
9	David Dettler	HSBC - Schaumburg, Illinois	10/12/2005	\$5,000
10	David Dettler	American Express - Utah	01/03/2006	\$5,300
11	Shawna Kleinwolterink	First Premier Bank	05/09/2005	\$10,000
12	Shawna Kleinwolterink	First Premier Bank	08/30/2005	\$10,000
13	Kelly Nielsen	First National Bank - Sioux Falls	12/07/2005	\$15,000
14	Pat Lundeby	First State Bank - Munich, ND	07/05/2005	\$10,000
15	Pat Lundeby	First State Bank - Munich, ND	07/12/2005	\$30,000
16	Pat Lundeby	First State Bank - Munich, ND	09/30/2005	\$10,000
17	Pat Lundeby	First State Bank - Munich, ND	10/12/2005	\$10,000
18	Brent Lundeby	First National Bank - Sioux Falls	10/04/2005	\$30,000
19	Doug Lundeby	Cor-Trust Bank - Sioux Falls	10/04/2005	\$17,000

20	Doug Lundeby	Cor-Trust Bank - Sioux Falls	10/05/2005	\$3,000
21	Lane Lundeby	F&M Bank - Sioux Falls	10/04/2005	\$13,000
22	Eric Perkinson	Unknown	05/25/2005	\$19,000
23	Robert Stratman	Dacotah Bank - Sioux Falls	07/01/2005	\$20,000
24	Robert Stratman	First Premier Bank	05/16/2005	\$10,000
25	Dave Van Tol	Wells Fargo - Sioux Falls	05/16/2005	\$20,000
26	Dave Van Tol	Security Bank - Sioux Falls	05/16/2005	\$20,000
27	Dave Van Tol	Security Bank - Sioux Falls	10/04/2005	\$10,000
28	Dave Van Tol	First Premier Bank	01/25/2005	\$30,000
29	Sandy VanVoorst	First Premier Bank	08/30/2005	\$10,000
30	Kay Wilson	First National Bank - Huron, South Dakota	07/11/2005	\$30,000
31	Kay Wilson	First National Bank - Huron, South Dakota	09/26/2005	\$8,000
32	Kay Wilson	First National Bank - Huron, South Dakota	10/04/2005	\$10,000
33	Kay Wilson	First National Bank - Huron, South Dakota	10/04/2005	\$10,000

all in violation of 18 U.S.C. § 1343.

COUNT 34
(Bank Fraud)

On or about December, 2005, in the District of South Dakota, the defendant, Patrick Vincent Sanders, Jr., knowingly executed and attempted to execute a scheme and artifice to defraud a financial institution, namely First Premier Bank, Sioux Falls, South Dakota, the deposits of which were, at the time of the offense, insured by the Federal Deposit Insurance Corporation, and to obtain the money, funds, credits, assets, securities and other property owned by, and under the custody and

control of the aforementioned financial institution, by means of false or fraudulent pretenses, representations and promises.

It was part of the scheme and artifice to defraud that the defendant prepared and presented to First Premier Bank, false and fraudulent documentation showing that the defendant had an agreement to sell his ATM business to WM Investment Group for 2.4 million dollars. It was further part of the scheme and artifice to defraud that the defendant created the false sales contract representing that he owned over 700 ATM machines. It was further part of the scheme and artifice to defraud that the defendant provided First Premier Bank a list of 43 ATM machines as collateral for a loan. Thereafter, the defendant received a loan from First Premier Bank in the amount of \$75,100, knowing that the sales contract was false and knowing that he did not own the 43 ATMs pledged as collateral for the loan. The defendant thereafter defaulted on the loan, all in violation of 18 U.S.C. § 1344.

A TRUE BILL:

MARTY J. JACKLEY
UNITED STATES ATTORNEY

By: 